

Certificate Number: 00437-PAE-DE-022638297

Bankruptcy Case Number: 14-12624



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 22, 2015, at 9:43 o'clock AM MST, David Kruppenbach completed a course on personal financial management given by telephone by Black Hills Children's Ranch, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 22, 2015

By: /s/Leesa Kumley

Name: Leesa Kumley

Title: Certified Credit Counselor